

FAIR PROCESSING NOTICE

INTRODUCTION

Bridge Insurance Brokers Ltd Company number 996284 - registered office Cobac House, 14-16 Charlotte Street, Manchester M1 4FL - authorised and regulated by the Financial Conduct Authority for insurance distribution and credit broking purposes.

This notice applies to our collection and use of personal data i.e. any information relating to an identified or identifiable natural person.

For further details regarding the nature of personal data, please visit the Information Commissioner's Office website at www.ico.org.uk/

Please make any person providing personal data aware of this notice.

Changes to our fair processing notice

Any changes we make to our fair processing notice will be posted on this page and, where appropriate notified to you by e-mail. Please check back frequently for any updates or changes.

LAWFUL BASIS OF PROCESSING

We set out here our lawful basis of processing.

Our lawful basis of use of personal data is contractual performance.

In order to keep you updated as regards other insurance products our lawful basis for this is that of legitimate interest.

USE OF PERSONAL DATA

Where we provide quotations from an insurer we will need to obtain an amount of personal data from you so as to confirm terms. When you instruct us to arrange insurance for you such personal data will then be provided to the applicable insurer.

Personal data is also used for our legal obligations in complying with the following
Terrorist Asset-Freezing etc. Act 2010
Counter Terrorism Act 2008
Anti-Terrorism, Crime and Security Act 2001
and any amending or subsequent legislation.

In addition to the use of data described above information will be used (by us or by those we share information with) to

- Establish and maintain communications with you
- Process transactions
- Facilitate premium payment
- Handle any claims that may arise
- Where necessary to comply with legal, security, processing and regulatory requirements
- Protecting against fraud, suspicious and illegal activities

To help prevent financial crime, your details may be submitted by insurers to fraud prevention agencies and other organisations where your records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

- Keep you updated as regards insurances arranged and inform you about products and services we believe will be of interest to you

WHO DO WE SHARE DATA WITH ?

Data is shared in connection with arranging insurance, facilitating premium payment and handling any claims that may arise.

Data may be shared with the following

- Insurers. Reinsurers, intermediaries or other insurance brokers
- Professional advisers and auditors
- Outsourced service providers
- Our regulators

Third parties to whom we disclose any personal data are required by law and contractual undertakings to keep personal data confidential and secure and use and disclose such data only for purposes that a reasonable person would consider appropriate in the circumstances and in compliance with applicable legislation.

We do not sell or trade your information with anyone else and we never will.

CATEGORIES OF PERSONALLY IDENTIFIABLE INFORMATION

Data Protection legislation applies to any information relating to an identified or identifiable natural living person and includes the following examples

- Name
- Date of birth
- IP address
- Your contact details including postal address, e-mail address and telephone number
- Bank account or credit/debit card details
- Any data mentioned above relating to a family member or any natural person included within rating or coverage regarding an insurance policy

MONITORING OF DATA

We may monitor calls, e-mails and other electronic communications with you. When you contact us we may retain a record of such communication.

KEEPING DATA UP TO DATE

We will endeavour to keep your information accurate and whenever you inform us about any changes we will update this information at the earliest opportunity. Please assist us to do this by letting us know whenever there are changes to your personal data. If you are updating personal information about someone else you confirm that they have appointed you to do so and they are aware of the purpose of collection and use of such personal information.

COOKIES

What are cookies?

Cookies are small text files which websites place on your computer when you visit a specific website. Cookies are used on websites to help visitors navigate around them effectively. They are also used to perform certain vital functions within a website. You can disable cookies through your internet browser -however this may impact on how websites work.

Cookies also provide information to website owners to analyse visitor behaviour patterns, for example, how many visitors view a particular page.

More information about cookies can be found at www.allaboutcookies.org

Our use of Cookies

We use analytic cookies to help us monitor website traffic and trends.

All information about how you use this website is in anonymous form and will not identify any individual.

The cookies also assist with downloading certain documents.

If you choose not to accept cookies from this website you can change the settings in your internet browser. Further information on this can be found below.

How to manage Cookies

Your internet browser allows you to manage cookies. You will be able to remove and disable any cookies through the settings in your internet browser. For more information about how to manage cookies visit www.allaboutcookies.org/manage-cookies/

Important note – this information applies only to this website and not to other websites to which this site links.

YOUR RIGHTS

- Opting in and out of receiving emails from us

At the point of submitting your personal details, we collect your email address and/or telephone number to enable us to send you a copy of any successful quotation. Additionally this enables us to contact you if any further information or clarification is required.

You may wish to unsubscribe from marketing communications (using the unsubscribe button within our email). Whilst you can opt out of marketing e-mails you cannot unsubscribe from those that relate to operation of your policy.

- The right of correction

You have the right to request rectification of any personal data that may be obsolete, incomplete or incorrect. Please refer to our comment below regarding deletion of data.

- Making a subject access request

A natural person is entitled to request from us the details of personal data we hold about them. Requests must be reasonable and we are obliged to provide information within one calendar month free of charge. We reserve the right to use reasonable means to verify the identity of any person making such a request.

To make a request please e-mail datasecurity@bridgeinsurance.co.uk

- Data portability

Should you decide to effect cover elsewhere (where Bridge Ipro Ltd has arranged insurance for you) we will, on request, provide data in a machine readable format.

- Right to deletion

As we are bound by legal and contractual requirements we are not permitted to delete any personal data we possess and this also applies to insurers and/or other parties who have

- (a) offered terms
- (b) where insurance has been arranged.

DATA RETENTION

Our retention of data is in accordance with our legal and contractual requirements.

DATA, WHICH IS NOT PERSONAL DATA

Notwithstanding that Data Protection legislation deals with personal data we treat all information provided to us as confidential. We will, where necessary disclose your information to our regulators, professional advisers and other parties such as premium finance providers but we will not sell your information or contact details to any other party

YOUR RIGHT TO COMPLAIN

Should you have any concerns as to our use of personal data we would like to hear from you and respond as soon as possible.

Please contact us on datasecurity@bridgeinsurance.co.uk

If we are unable to respond satisfactorily you have the right to complain to the data protection regulator being the

Information Commissioner's Office (ICO)
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

You may wish to contact their helpline on 0303 1231113 or visit their website at www.ico.org.uk

WHAT HAPPENS IF OUR BUSINESS IS SOLD/MERGED ?

We will transfer your data (including personal data) to a third party:

- In the event that we sell or buy any business or assets, in which case we will disclose data to the prospective buyer or merger company as applicable (at all times in accordance with data protection legislation)
- If Bridge Insurance Brokers Ltd or their assets are acquired by a third party, in which case data held about applicable clients will be one of the assets transferred to the purchaser.

In each case the lawful basis on which we process your data in these circumstances is our legitimate interest to ensure our business can be successfully continued by a purchaser. If you object to such use of your data the relevant buyer or merger company may not be able to provide services to you.